



Enrollment Updates

Annual Enrollment 2027

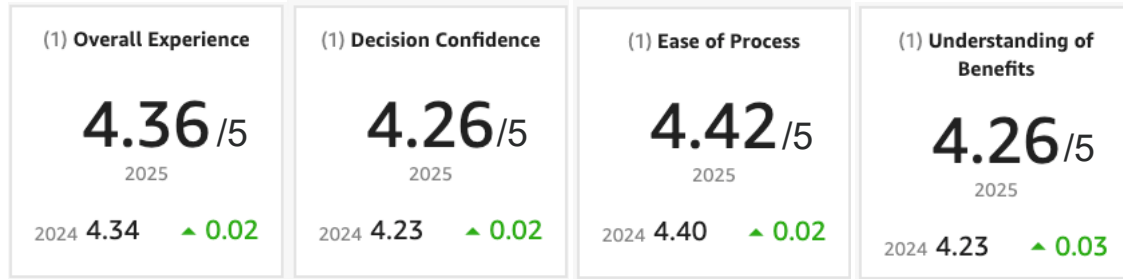
Take a look!

We have some exciting tweaks and upgrades to the member experience for annual enrollment 2027.

We expect these to be ready for preview and testing by June 2026 and deployed for general availability in July 2026.

If your AE is during June/July, we will wait until after your testing and enrollment period to activate these updates.

2025 Open Enrollment Survey Analysis



- 762k responses
- Scores continue to be high and improved over 2024
- 85% of all respondents rated experience as **Good** or **Excellent**
- Always room for improvement...

Themes from 2025 survey comments

1. Many want ability to remove dependents due to age outs, divorce or death.
2. General desire to reduce complexity, time and effort required to enroll.


Goals for 2026

1. Allow users to self-service removal of dependents during open enrollment, make it easy to remove dependents from coverage and make impact of removing dependent clear to users.
2. Streamline enrollment process, look for opportunities to consolidate screens and remove redundancies.

Enrollment Updates


Dependent Removal

Edit Dependent



Dependent Information

Relationship	<input type="text" value="Child"/>
First Name	<input type="text" value="Thomas"/>
Last Name	<input type="text" value="Doe"/>
Date of Birth	<input type="text" value="05/05/2000"/>
Gender	<input type="text" value="Male"/>
Social Security Number	<input type="text" value="123-12-7777"/>

 Delete Dependent

Deleting this dependent means:

- They will not be eligible for coverage for the upcoming plan year, including the benefits they are currently covered on:
 - Medical, Dental, Vision
- They will be removed from your profile when these benefit changes take effect

Important to know:

- Their current-year coverage will not be affected
- You may still see this dependent listed as a beneficiary or within your profile
- If you want to cover them in the future, you'll need to re-enter all information to add them again

Tip: If you don't want to cover this person during this enrollment but may want to in the future, you can leave them uncovered on each benefit instead of deleting them.

Feature

Allow self-service removal of dependents during annual enrollment for any reason

- Add ability to Delete Dependent during AE
- Make it easy to remove dependent form multiple coverages
- Make it clear, the impacts of removing a dependent

Testing Results

- 100% of participants successfully able to remove dependent
- Users appreciated the confirmation screen, felt confident knowing the impact or removing dependent
- Confirmation dialog design is being fine-tuned based on feedback from users in testing.

FAQ Dependent Updates

Q: If someone removes a dependent during Open Enrollment and wants to reinstate them during the year following, will they need to be re-verified again?

A: Yes, deleted dependents will require re-verification if they are re-added as a dependent in a subsequent transaction throughout the year.

Q: On the dependent deletion, will the member be required to provide documentation?

A: No, deleting a dependent during Annual Enrollment does not require documentation because it is a future-effective, self-attested change that is not treated as a qualifying life event, and does not impact current coverage.

Q: If a member is "deleting" a dependent from their coverage (and from their view), is the dependent moved to an inactive status in which the dependent can not be re-added in the future?

A: Deleted dependents are set to 'Inactive' status, which will suppress that dependent record from the employee's view. The dependent record is still accessible in the admin's view of the employee record. The inactive dependent can be re-added at a later time.

FAQ Dependent Updates

Q: Will you prevent the removal of a dependent when an employee is processing a qualifying life event during the year (i.e., is this dependent removal only available during annual enrollment)?

A: Dependents are already set to "inactive" for life events like divorce and death of dependent. This new functionality is only added to AE and will follow the same process by setting the dependent to "inactive."

Q: Will the 'dependent removal' option only be in the AE BARs? Or QLEs also?

A: Dependent removal functionality organically occurs in the divorce and death of dependent QLEs.

Q: Will the option to have a dependent removed by the employee be something we can opt out of?

A: No, this will be standard functionality during annual enrollment transactions.

Q: If you delete a dependent in the new dependent removal option; and they are enrolled in benefits, will the system automatically drop them (for example: from medical/dental)?

A: If a dependent is marked as covered for a benefit, this *remove dependent* workflow will automatically drop them from coverage as part of the AE transaction.

FAQ Dependent Updates

Q: If someone removes the dependent from coverage and deletes the dependent - can the employee continue use that dependent as a beneficiary?

A: A deleted dependent can still be a beneficiary. The system will remove any previous allocations for that dependent which will force the employee to revisit the beneficiary allocations prior to approving enrollment. The employee can still add allocations back that beneficiary.

Q: When is the new dependent deletion process going live? We are going through AE starting next week for a 7/1/26 effective date and don't want our members having this option at this time.

A: The new delete dependent feature will go live this summer (targeting July/August). If you have a mid-year annual enrollment, we will orchestrate timing of the release to avoid disruptions.

Q: Will the delete dependent feature be available for any qualifying event during the year?

A: The new delete dependent feature will be added to enrollment only this year. However, existing QLE enrollments (Divorce and Death of Dependent) already remove those dependents.

Q: If a dependent is deleted, will they continue to show in the history?

A: Yes, all history will be retained and visible by admin users.

FAQ Dependent Updates

Q: When a dependent is removed or moved to an inactive status through AE future elections, will that inactive dependent still be included in the 1095 reporting tables (e.g., for months in which they previously had coverage)?

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Q: When a dependent is removed or moved to an inactive status through AE future elections, how will that status impact downstream billing, particularly for clients that generate billing in arrears? We believe retro adjustments would be the main issue as based on one client; the billing team completes billing in December for December due to future-to-current.

A: Based on the current derivation and billing logic, dependent inactive status alone should not remove the dependent from historical 1095 or billing evaluation. Both 1095 coverage derivation and billing evaluate dependents using coverage/election records, including effective dates, term dates, election status, and election detail.

Q: For the dependent removal updates, do we have functionality in place to prevent a QMSCO dependent from being dropped? And if so, what does it look like?

A: Correct. There would not be an option to even edit a court ordered dependent. User will see they have a court ordered dependent in their list of dependents but will not be able to edit the dependent record (let alone delete).

Enrollment Updates

Streamlined Experience

Goal

Streamline enrollment process, look for opportunities to consolidate screens and remove redundancies.

Updates

- Fast pathing to enrollment summary for the passive and partial positive enrollment types
- New feature to view current benefits on 'Choose Path' page
- Remove redundant pages/clicks
 - Note From Employer
 - Election Summary

Testing Results

- Tested consolidating dependent selection with other pages, users regularly missed dependent selection entirely. Needs to remain separate page.
- Users did not need/miss Note From Employer or Election Summary and appreciated fewer screens per benefit.
- 65% of annual enrollments configured to view every page

The image shows two overlapping screenshots of the Businessolver interface. The top screenshot, titled 'Health Savings Account', features a piggy bank icon and a 'businessolver' logo. Below the logo is a section titled 'A Note From Businessolver' with text explaining HSA eligibility and employer contributions. An orange box labeled 'Removing' points to this section. The bottom screenshot, titled 'Health Savings Account Election Summary', also features a piggy bank icon and the text 'Review Your Election'. It contains a form with fields for 'Enrolled in Health Savings Account?' (Yes), 'Effective Date' (01/01/2026), and a table of contributions. An orange box labeled 'Removing' points to the 'Review Your Election' header. The table shows an annual contribution of \$6,500.00, an employer contribution of \$1,300.00, an annual total of \$7,800.00, and an estimated paycheck deduction of \$270.83 (Bi-Weekly (24 Pays)). Navigation buttons for 'Back' and 'Looks Good' are visible at the bottom.

Health Savings Account

Removing

A Note From Businessolver

You are eligible for a Health Savings Account (HSA) if you are enrolled in a High Deductible Health Plan (HDHP). The money you contribute goes into your HSA tax-free and you can carry over any unused funds from year to year. Plus, Businessolver contributes to the account too!

If you do not already have one, Businessolver will be opening an account on your behalf.

All employees will need to review, acknowledge and accept the terms and conditions of the HSA.

Health Savings Account Election Summary

Removing

Review Your Election

Enrolled in Health Savings Account? Yes No [Edit](#)

Effective Date 01/01/2026

Health Savings Account Contributions

Annual Contribution Amount	\$6,500.00	Edit
Employer Contribution	\$1,300.00	
Annual Total	\$7,800.00	
Estimated Paycheck Deduction	\$270.83	Bi-Weekly (24 Pays)

[Back](#) [Looks Good](#)

FAQ Streamlining/Custom Translation

Q: Will these website enrollment flow updates sync with Mobile App flow?

A: All enrollment changes are mobile responsive to support users who enroll on a mobile device.

Q: If someone chooses 'keep the same plans' - do they always have to elect new amounts for FSA and HSA or can those continue as they were the previous year too like all other benefits?

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Q: For the "keep the same plans" option, will Benefitsolver prompt employees to re-enroll in HSA/FSA?

A: By default, the system will prompt the user to stop on FSA and re-enroll if they previously had coverage. For HSA, you are able to configure if HSA rolls over and recalculates. Or you can set the HSA contribution amount to \$0. You can also configure to prompt users to visit the HSA page or not.

Q: My client has some concerns with the updates coming down the pipeline, mainly around some of the additional screens going away. Is there a plan in place for clients that are using the additional screens to provide information to members via custom translations?

A: Content on the Value Prop screen can be updated to incorporate the text from the Employer Note screen where it makes sense. It may need to be evaluated from a flow standpoint that it is applicable in that spot.

FAQ More Enrollment Questions

Q: We are in our Annual Enrollment period. When will the removal of the enrollment screens occur?

A: Removal of the pages will occur in July of this year.

Q: Will there still be a summary page with the costs before they approve the enrollment?

A: Yes! The summary page will still be the final page where they hit approve. We just didn't show that last page in the demo.

Q: So, we can still force members to go through each benefit if we prefer they check each benefit?

A: Yes, you can configure enrollment so members have to go through each benefit.

Enrollment Updates

Changes at a Glance

Feature

Provide users with visual summary of changes they make compared to current coverages.

- New screen summarizes just the changes made during an enrollment.
- Dependents added or dropped from coverage
- Coverages added or dropped
- Plan changes
- Things to consider
 - Uncovered dependents
 - Employee + Employer HSA contribution lower than health deductible

Testing Results

- Tested VERY well, universally understood and positively received
- No confusion between *Changes at a Glance* and *Enrollment Summary*
- Increased user confidence prior to completing enrollment

The screenshot displays a user interface for reviewing enrollment changes. At the top right, the user's name 'John Doe' is visible. The main heading is 'Your Changes at a Glance', followed by a sub-heading 'Here's a quick summary of the changes made so far'. A button labeled 'Compare to Current Benefits' is present. The interface is divided into two main sections: 'Dependent Changes' and 'Benefit Changes'. The 'Dependent Changes' section lists three dependents: Laura (Spouse) and Benjamin (Child) with a green plus icon and 'Added to: Medical, Dental, Vision'; and Thomas (Child) with a red minus icon and 'Removed from: All coverage'. The 'Benefit Changes' section lists six items: 'You changed your medical plan to the High Deductible Health Plan', 'You enrolled in a Health Savings Account', 'You changed your dental plan to the Dental PPO Plan', 'Your coverage was increased for Voluntary Life Insurance', 'Your coverage was decreased for Spouse Life Insurance', and 'You dropped Long-Term Disability'. Below these sections is a 'Things to know before you continue' section with two informational boxes. The first box states that dependents not covered on any benefits can be revisited in the navigation. The second box states that dependents covered now but with early age restrictions will no longer be eligible for coverage when they reach an age limit. At the bottom right, there is a 'Show more' button. On the right side of the interface, there is a sidebar with a search icon, the name 'Ask Sofia', and a button 'Explain why I should contribute more'. Below this, there is a notification from Sofia suggesting an increase in HSA contribution, explaining that it would save \$3,000 for the year and leave about \$1,000 needed to cover the deductible. The notification also lists three benefits: 'Fully covers your deductible', 'Pre-tax savings', and 'Rolls over'. At the bottom of the sidebar, there are three buttons: 'What is a deductible?', 'What happens if I don't spend the money?', and 'Show me the paycheck impact'.

FAQ Changes at a Glance

Q: Will the changes page follow 'plan display name', to avoid confusing the member with a back-end change (e.g., structure group)?

A: Yes, any reference to a plan will use the plan display name. Additionally, any reference to a subgroup will use the translated value of that subgroup.

Q: For the 'Changes at a Glance' page, will changes not initiated by the member be reflected? For example, if there is a company-paid benefit that changed that is a default benefit, will that change be reflected in the changes at a glance?

A: A plan or coverage change will be reflected in the 'Changes at a Glance' page even if it is company paid.

Q: On the 'Changes at a Glance' page, can members go back and make changes?

A: Yes, this page is shown before members approve their enrollment.

Decision Support Tool Updates

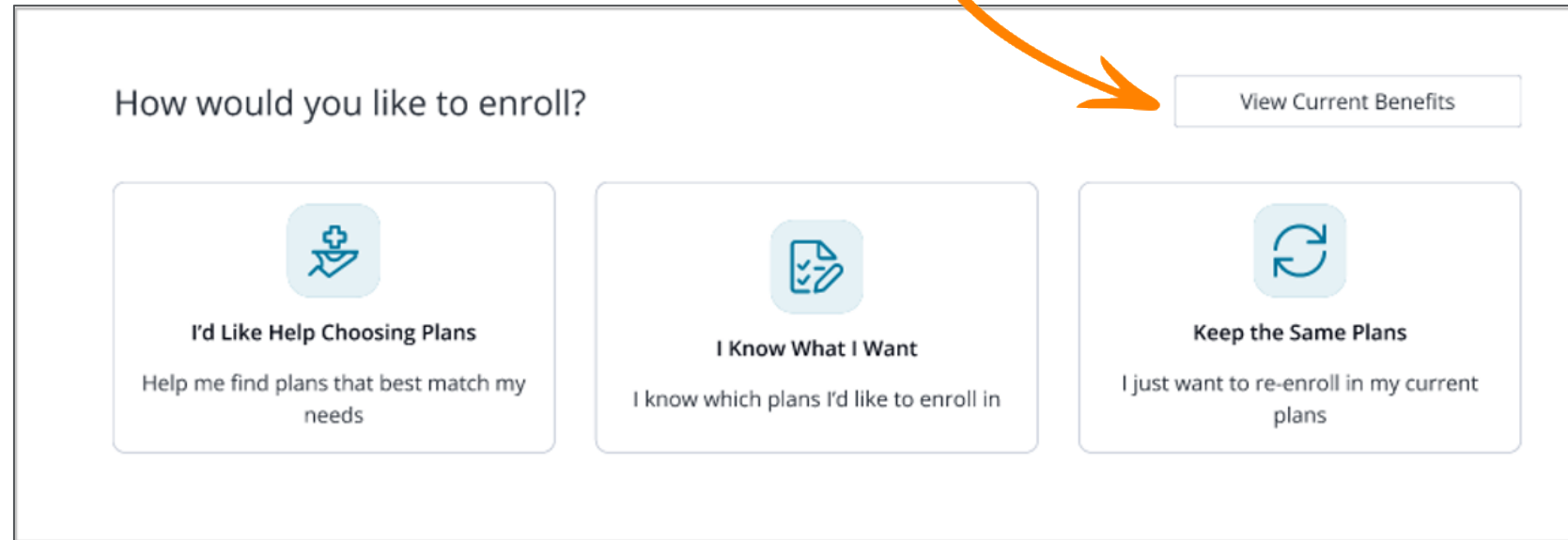
Adding Functionality to Choice Page

Adding **View Current Benefits** to the panel

(previously had a “Compare to Current” button on the left navigation, but it was not frequently used).

Left navigation wording update will also say **View Current Benefits**.

Once user is in an enrollment path and has selected reached an election page, this button will not display and left nav will say **Compare to Current** because they have a *new* election to compare.



Q: Will the "View current Benefits" button open up the Benefits summary in a new tab or move you out of the enrollment flow?

A: This option will open a modal window within the enrollment flow. No different than how the 'Compare to Current' feature works today.

Adding Progress Bar

This progress bar will dynamically update depending on the length of the questionnaire.

The image shows two sequential screenshots of a questionnaire interface. The top screenshot shows a progress bar at 6% and the question "Who Do You Want To Cover?". The bottom screenshot shows the progress bar at 44% and the question "Are you planning any of these this year?".

Top Screenshot:

- Progress bar: 6%
- Question: Who Do You Want To Cover?
- Options:
 - zach testingMyChoice (Required)
 - Hannah Cain (spouse)
 - FirstLil Cain (child)
 - SecondLil Cain (child)
- Navigation: < Back

Bottom Screenshot:

- Progress bar: 44%
- Question: Are you planning any of these this year?
- Instruction: Select one that applies
- Options:
 - Nothing**
I'm not expecting anything major
 - Surgery**
I have an upcoming major surgery
 - Marriage**
Getting married
 - Baby**
Having a baby
- Navigation: < Back, Next >

→ Consolidating Family Questions

Updated format of the family enabled question. This format of one question with answers applicable for each family member selected at the beginning for “Who do you want to cover” will display for the question. It reduces the overall length of the questionnaire but doesn’t really reduce clicks. If only the primary user is selected (no other family members) then the format will be similar to the other single-select questions with any applicable icons.

Icons are suppressed in this family enabled format to help with sizing. Admins will no longer need to set up this medicine cabinet question or the overall health to be asked of dependents. Those 2 questions will shift dynamically based on who is selected for coverage. Enabling all other questions to be asked of family members will be sunset since answers across family members for the other questions do not feed into the recommendation engine.

31%

What does your medicine cabinet look like?

Select one that applies

zach

Empty
No regular prescriptions

There is some room
1-2 prescriptions per month

It's full
3-4 prescriptions per month

I need two cabinets
5+ prescriptions per month

Hannah

Empty
No regular prescriptions

There is some room
1-2 prescriptions per month

It's full
3-4 prescriptions per month

I need two cabinets
5+ prescriptions per month

FirstLII

Empty
No regular prescriptions

There is some room
1-2 prescriptions per month

It's full
3-4 prescriptions per month

I need two cabinets
5+ prescriptions per month

SecondLII

Empty
No regular prescriptions

There is some room
1-2 prescriptions per month

It's full
3-4 prescriptions per month

I need two cabinets
5+ prescriptions per month

< Back

Next >

→ Add Estimated Healthcare Usage

Updating these screens to show whether the member has input their own details or the information might need to be updated.

(Also, rolling out fresh new icons to simplify the look/feel of the interface)

benefitsolver

Logged in by singlesignon_671574174_19301 (Logout to return to your account) T Rebranding-

× Hide Sofia

Compare to Current Benefits

About You

Election Information

Review

Your Estimated Healthcare Usage

Estimated Healthcare Usage Page Description

Usage fields overridden by the user info text

- 2 Preventative Care/Screening/Immunization
- 1 Outpatient Lab and Pathology
- 2 Primary Care Visit
- 1 Outpatient X-Ray
- 1 Specialist Visit
- 0 Inpatient Hospital Stay
- 0 Preferred brand drugs
- 2 Generic drugs
- 1 Outpatient Surgery
- 0 Emergency Room Care

Ask Sofia

How can I help you?

What kind of questions can I ask you?

Where can I view my current elections?

Type your question here

Adjust Annual Estimated Usage

Estimated Usage Description

Override Estimated Usage Disclaimer text

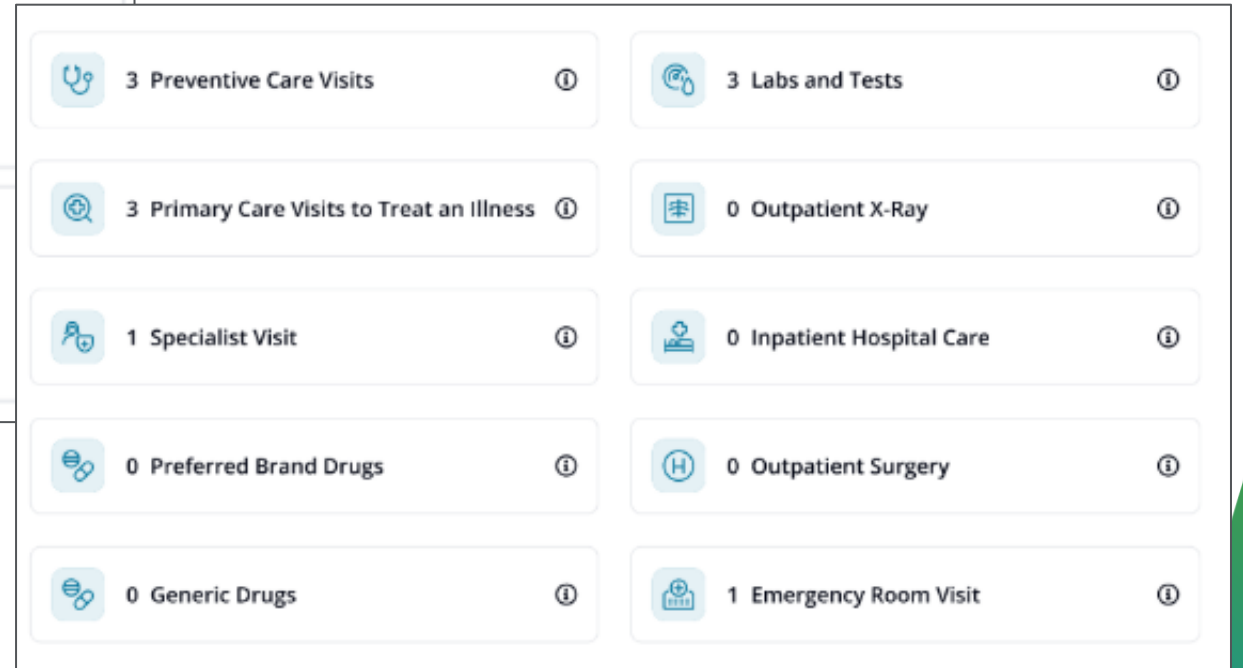
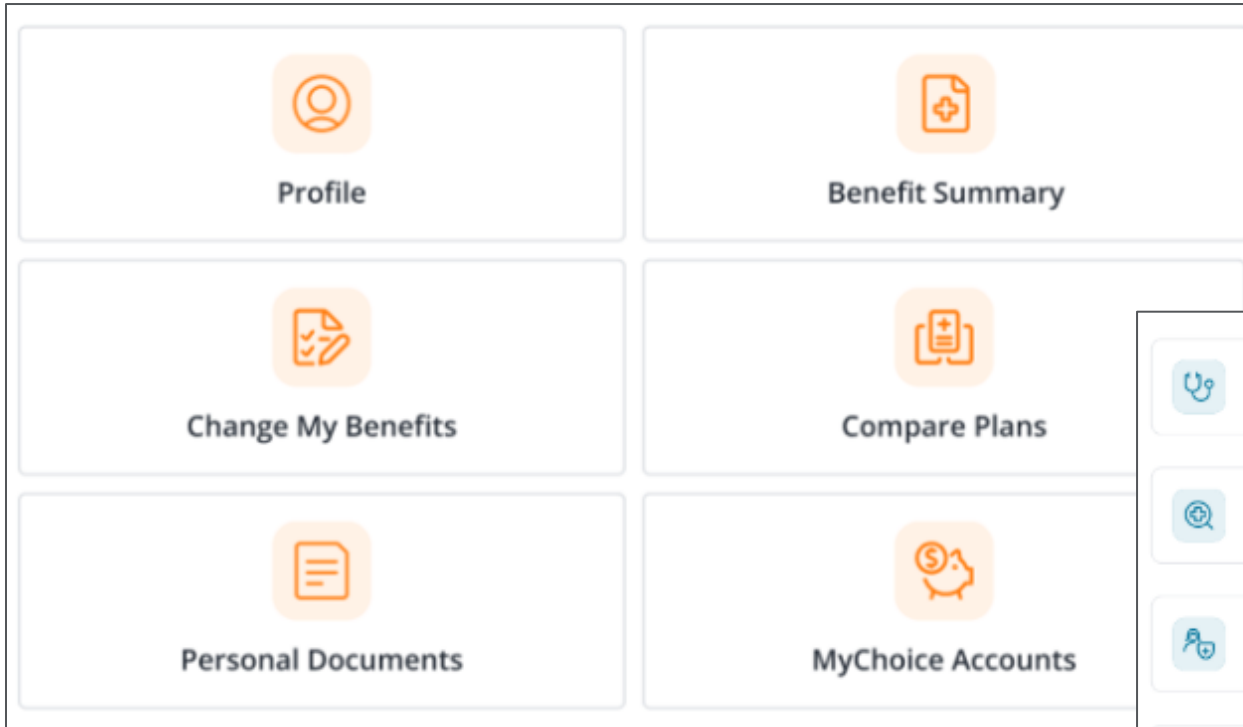
Reset to original estimates

- Preventative Care/Screening/Immunization**
Services that help prevent illness, like check-ups, vaccines, and health screenings. Usually covered at no cost to you. 2
- Outpatient Lab and Pathology**
Medical tests and analyses performed on an outpatient basis, meaning that the patient does not require an overnight hospital stay. 1
- Primary Care Visit**
A visit to a general doctor, internist, or pediatrician for routine health care or general health concerns. 2
- Outpatient X-Ray**
Medical imaging test that is performed on an outpatient basis, meaning that the patient does not require an overnight hospital stay. 1
- Specialist Visit**
A visit to a doctor who focuses on a specific area of care, like dermatology, cardiology, or orthopedics. 1
- Inpatient Hospital Stay**
A hospital stay where a person is formally admitted by a physician and stays at least one night to receive treatment that can't be provided on an outpatient basis. 0
- Preferred brand drugs**
Medications approved by an insurance plan as the preferred option within a specific drug class, often resulting in lower out-of-pocket costs. 0
- Generic drugs**
A prescription drug that has the same active-ingredient formula as a brand-name drug, but usually costs less. 2
- Outpatient Surgery**
Surgical procedures that are performed in a hospital or surgical center but do not require an overnight hospital stay. 1
- Emergency Room Care**
Immediate medical care at a hospital emergency room for serious or life-threatening conditions. 0

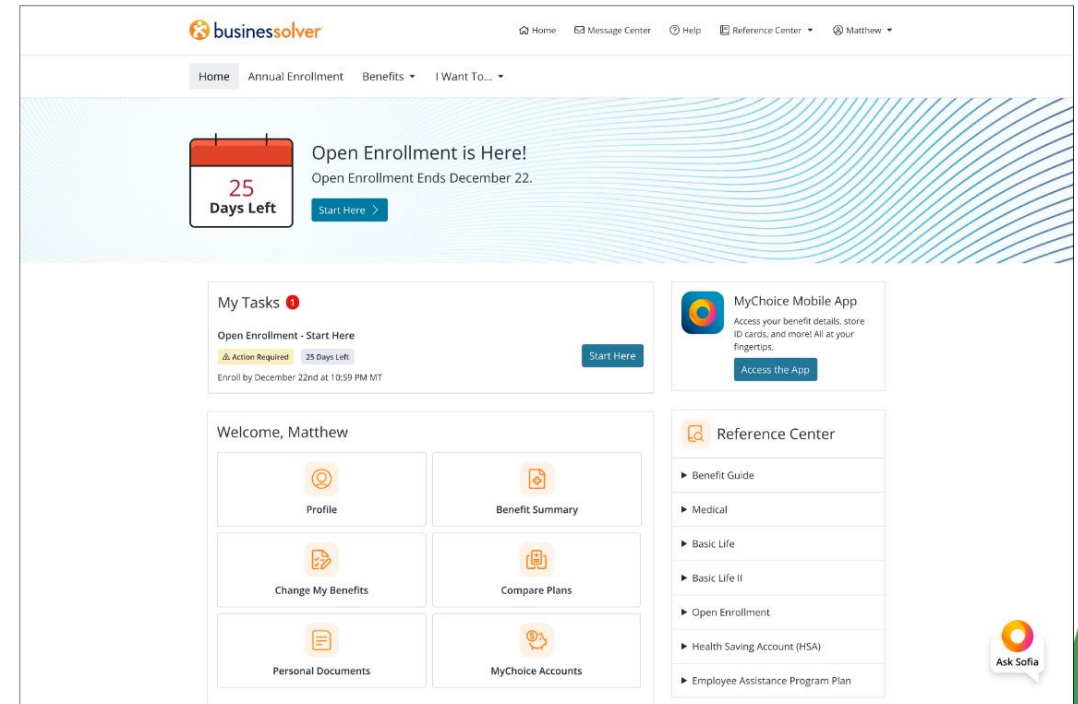
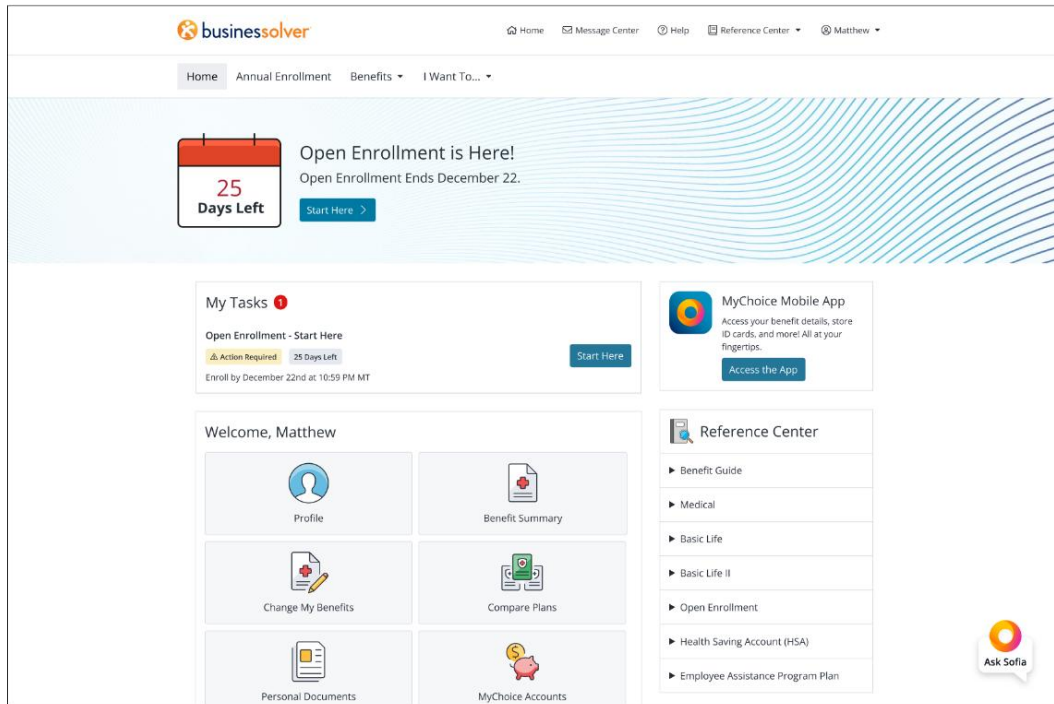
Cancel Save

Iconography Changes

Shading to match client colors – throughout Benefitsolver



Iconography Changes



Iconography Changes

The screenshot shows the 'Medical Election Summary' page on the Businessolver platform. The page title is 'Medical Election Summary' with a sub-header 'Review Your Election' and a red medical cross icon. The left sidebar contains a 'Total Employee Cost' of \$120.08, an 'Ask Sofia' button, and a 'Compare to Current Benefits' button. Below this are three plan options: 'Medical' (\$95.96, Gold PPO Medical Plan, 1 Covered Member), 'Accident' (\$5.18, Accident Insurance, 2 Covered Members), and 'Dental' (\$14.05, Dental Low Plan). The main content area has three sections: 'Enrolled in Medical?' (Yes), 'Covered Members' (Angel Johnson: Yes, Sara Johnson: Pending), and 'Plan Selected' (Gold PPO Medical Plan). The 'Employee Cost' is \$95.96. An arrow points from this interface to the next one.

The screenshot shows the same 'Medical Election Summary' page after iconography changes. The layout is identical, but the 'Review Your Election' sub-header now features a blue medical cross icon with a plus sign. The 'Medical' plan option in the sidebar is highlighted with a blue border. The 'Enrolled in Medical?' section now has a blue 'Edit' button. The 'Covered Members' section has a blue 'Edit' button. The 'Plan Selected' section has a blue 'Edit' button. The 'Employee Cost' is \$95.96.

Stay Tuned!

Additional tweaks to the Decision Support tool are being tested, but these are the key updates for AE 2027.

Continue to read the Wire and attend the Learning Hub Product Update sessions to learn and see more details.

The screenshot displays a user interface for reviewing benefit changes. At the top right, the user is identified as '@ John Doe'. The main heading is 'Your Changes at a Glance', with a sub-heading 'Here's a quick summary of the changes made so far'. A button labeled 'Compare to Current Benefits' is visible. The changes are categorized into 'Dependent Changes' and 'Benefit Changes'. Under 'Dependent Changes', Laura (Spouse) and Benjamin (Child) have been added to Medical, Dental, and Vision coverage, while Thomas (Child) has been removed from all coverage. Under 'Benefit Changes', the user has changed their medical plan to a High Deductible Health Plan, enrolled in a Health Savings Account, changed their dental plan to a Dental PPO Plan, increased coverage for Voluntary Life Insurance, decreased coverage for Spouse Life Insurance, and dropped Long-Term Disability. A section titled 'Things to know before you continue' contains two informational boxes: one stating that dependent(s) is/are not covered on any benefits and can be revisited in the navigation, and another stating that dependent(s) will be covered now but some benefits will end early due to age restrictions. A 'Show more' link is at the bottom. On the right, an 'Ask Sofia' chat window is open, showing a question about HSA contributions and a response explaining the impact of increasing the deductible, including a list of benefits like 'Fully covers your deductible', 'Pre-tax savings', and 'Rolls over'. The chat window also includes buttons for 'What is a deductible?', 'What happens if I don't spend the money?', and 'Show me the paycheck impact'.



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